

In the claims:

Please cancel claims 1-22 and add new claims 23-46 as set forth below.

Claims 1-22 (cancelled).

23. (New) A credit card incentive system comprising:

a credit card issuer computing system including a memory having a program residing therein for

establishing a credit card account with the credit card issuer for a credit card holder having an account at a particular lending institution for an installment loan that requires a fixed number of periodic equal-sized payments to retire the loan,

accumulating the total value of all purchases made by the card holder using the credit card during a period of time,

checking to determine whether the credit card account is in good standing with the credit card issuer,

calculating an installment loan benefit amount based on the accumulated value of purchases, if the credit card account is in good standing,

determining whether there is an outstanding balance on the credit card holder's installment loan at the particular lending institution, and

transferring the installment loan benefit amount to the installment loan lender to apply, as an additional payment, against the outstanding principle on the installment loan account at the particular lending institution, if the credit card account is in good standing and there is an outstanding balance.

24. (New) The credit card incentive system of claim 23, the program being further configured to

determine whether the installment loan at the particular lending institution has been refinanced by another lending institution, prior to the program determining whether there is an outstanding balance, and

if the loan has been refinanced, obtain the loan status of the credit card holder's installment loan at the other lending institution, and receive notice that the particular lending institution is the other lending institution.

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25. (New) The credit card incentive system of claim 23, wherein transferring the installment loan benefit amount is performed by causing a wire transfer to the lending institution.

26. (New) The credit card incentive system of claim 23, wherein transferring the installment loan benefit amount is performed by causing a check to be sent to the lending institution.

27. (New) The credit card incentive system of claim 23, wherein transferring the installment loan benefit amount is performed by causing a wire transfer to the lending institution, if the amount of the payment exceeds a minimum value, and is performed by causing a check to be sent, otherwise.

D' 28. (New) The credit card incentive system of claim 23, wherein transferring the installment loan benefit amount is performed periodically.

29. (New) The credit card incentive system of claim 23, wherein transferring the installment loan benefit amount is performed once a year.

30. (New) The credit card incentive system of claim 29, wherein calculating an installment loan benefit amount is performed by calculating the value of goods and services purchased by the credit card holder.

31. (New) The credit card incentive system of claim 30, wherein calculating an installment loan benefit amount is performed by calculating a straight percentage of the value of goods and services purchased by the credit card holder.

32. (New) The credit card incentive system of claim 30, wherein calculating an installment loan benefit amount is performed by determining a first threshold amount of the purchases and applying a first percentage to the first threshold amount to arrive at a first benefit amount, determining a second threshold amount of the purchases and applying a second percentage to the second threshold amount less the first threshold amount to arrive at a second benefit amount, and adding the first and second benefit amounts to arrive at the installment loan benefit amount.

33. (New) The credit card incentive system of claim 30, wherein calculating an installment loan benefit amount is performed by calculating a straight percentage of the amount of any interest charged to the credit card holder by the credit card issuer on the value of the goods and services purchased by the credit card holder.

34. (New) The credit card incentive system of claim 30, wherein calculating an installment loan benefit amount is performed by determining a first threshold amount of the interest accrued during the period of time and applying a first percentage to the first threshold amount to arrive at a first benefit amount, determining a second threshold amount of the interest accrued during the period of time and applying a second percentage to the second threshold amount less the first threshold amount to arrive at a second benefit amount, and adding the first and second benefit amounts to arrive at the installment loan benefit amount.

35. (New) The credit card incentive system of claim 23, wherein the period of time is one year.

36. (New) A computerized method for providing credit card incentive payments, comprising:
establishing a credit card account on a credit card issuer computer system for a credit card holder having an account at a particular lending institution for an installment loan that requires a fixed number of periodic equal-sized payments to retire the loan;

accumulating, on the card issuer computer system, the total value of all purchases made by the card holder using the credit card during a period of time;

checking to determine whether the credit card account is in good standing;

calculating, on the card issuer computer system, an installment loan benefit amount based on the accumulated value of purchases, if the credit card account is in good standing;

determining whether there is an outstanding balance on the credit card holder's installment loan at the particular lending institution; and

transferring the installment loan benefit amount to the installment loan lender to apply, as an additional payment, against the outstanding principle on the installment loan account at the particular lending institution, if the credit card account is in good standing and there is an outstanding balance.

37. (New) The credit card incentive system of claim 36, further comprising the steps of:
prior to determining whether there is an outstanding balance, determining whether the installment loan at the particular lending institution has been refinanced by another lending institution; and

if the loan has been refinanced, obtaining the loan status of the credit card holder's installment loan at the other lending institution, and receiving notice that the particular lending institution is the other lending institution.

38. (New) The method of claim 36, wherein the period of time is one year.

39. (New) The method of claim 36, wherein calculating the installment loan benefit amount is performed by calculating a straight percentage of the value of all purchases made by the credit card holder during the period of time.

40. (New) The method of claim 36, wherein calculating an installment loan benefit amount is performed by determining a first threshold amount of the purchases and applying a first percentage to the first threshold amount to arrive at a first benefit amount, determining a second threshold amount of the purchases and applying a second percentage to the second threshold amount less the first threshold amount to arrive at a second benefit amount, and adding the first and second benefit amounts to arrive at the installment loan benefit amount.

41. (New) The method of claim 36, wherein calculating the installment loan benefit amount includes:

calculating the value of all interest charged the credit card holder by the credit card issuer during the period of time; and

calculating the sum of a straight percentage of the value of goods and services purchased by the credit card holder and a straight percentage of the interest charged the credit card holder by the credit card issuer during the period of time to arrive at the installment loan benefit amount.

42. (New) The method of claim 36, wherein calculating the installment loan benefit amount includes:

calculating the value of all interest charged the credit card holder by the credit card

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issuer during the period of time;

calculating an incremented percentage of the value of goods and services purchased by the credit card holder by determining a first threshold amount of the purchases and applying a first percentage to the first threshold amount to arrive at a first benefit amount, determining a second threshold amount of the purchases and applying a second percentage to the second threshold amount less the first threshold amount to arrive at a second benefit amount, and adding the first and second benefit amounts;

calculating a straight percentage of the interest charged the credit card holder by the credit card issuer during the period of time; and

summing the calculated incremented percentage of the value of the purchases and straight percentage of the interest charged to arrive at the installment loan benefit amount.

DI 43. (New) The method of claim 36, wherein calculating the installment loan benefit amount includes:

calculating the value of all interest charged the credit card holder by the credit card issuer during the period of time;

calculating an incremented percentage of the value of goods and services purchased by the credit card holder by determining a first threshold amount of the purchases and applying a first percentage to the first threshold amount to arrive at a first purchase benefit amount, determining a second threshold amount of the purchases and applying a second percentage to the second threshold amount less the first threshold amount to arrive at a second purchase benefit amount, and adding the first and second purchase benefit amounts;

calculating an incremented percentage of the interest charged the credit card holder by determining a first threshold amount of the interest accrued during the period of time and applying a first percentage to the first threshold amount to arrive at a first interest benefit amount, determining a second threshold amount of the interest accrued during the period of time and applying a second percentage to the second threshold amount less the first threshold amount to arrive at a second interest benefit amount, and adding the first and second interest benefit amounts; and

summing the calculated incremented percentage of the value of the goods and the incremented percentage of the interest charged to arrive at the installment loan benefit amount.

44. (New) The method of claim 36, wherein calculating the installment loan benefit amount

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includes:

calculating the value of all interest charged the credit card holder by the credit card issuer during the period of time; and

calculating the sum of a straight percentage of the value of goods and services purchased by the credit card holder using the credit card issued by the credit card issuer;

calculating an incremented percentage of the interest charged the credit card holder by the credit card issuer during the period of time by determining a first threshold amount of the interest accrued during the period of time and applying a first percentage to the first threshold amount to arrive at a first interest benefit amount, determining a second threshold amount of the interest accrued during the period of time and applying a second percentage to the second threshold amount less the first threshold amount to arrive at a second interest benefit amount, and adding the first and second interest benefit amounts; and

summing the calculated straight percentage of the value of the purchases and the calculated incremented percentage of interest charged to arrive at the installment loan benefit amount.

45. (New) A computer-readable medium having computer-executable instructions for performing a method comprising:

establishing a credit card account on a credit card issuer computer system for a credit card holder having an account at a particular lending institution for an installment loan that requires a fixed number of periodic equal-sized payments to retire the loan;

accumulating, on the card issuer computer system, the total value of all purchases made by the card holder using the credit card during a period of time;

checking to determine whether the credit card account is in good standing;

calculating, on the card issuer computer system, an installment loan benefit amount based on the accumulated value of purchases, if the credit card account is in good standing;

determining whether there is an outstanding balance on the credit card holder's installment loan at the particular lending institution; and

transferring the installment loan benefit amount to the installment loan lender to apply, as an additional payment, against the outstanding principle on the installment loan account at the particular lending institution, if the credit card account is in good standing and there is an outstanding balance.

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46. (New) The credit card incentive system of claim 45, further comprising the steps of:
prior to determining whether there is an outstanding balance, determining whether
the installment loan at the particular lending institution has been refinanced by another lending
institution; and
if the loan has been refinanced, obtaining the loan status of the credit card holder's
installment loan at the other lending institution, and receiving notice that the particular lending
institution is the other lending institution.
